

<u>Insurance Plan Code</u>	04 Group Risk Plan	05 Group Risk Income Protection with Harvest Revenue Option				14 Vegetation Index	
	06 Group Risk Income Protection	13 Rainfall Index					
<u>Commodity Code</u>	0011 Wheat	0038 Sugarcane		0051 Grain Sorghum		0091 Barley	
	0021 Cotton	0041 Corn		0081 Soybeans		0115 Oysters	
	0033 Forage Production	0048 Rangeland		0088 Pasture, Rangeland, Forage		1191 Apiculture	
<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>	
Section 1: Stage Guarantee Calculation							
Acre Stage Guarantee = Dollar Amount of Insurance Amount	Acre Stage Guarantee Amount	P21	36	99999999.99	None		
	Dollar Amount of Insurance	Internal		99999999.99	None		
Section 2: Loss Guarantee Calculation							
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code does not equal Oysters, "0115", or Group Risk Income Protection, "06":  Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number		
	Determined Acreage	P21	17	99999999.99	None		
	Liability Adjustment Factor	P21	40	9.999999	None		
When Insurance Plan Code equals Group Risk Plan, "04" and Commodity Code equals Oysters, "0115":  Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Pounds	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number		
	Determined Pounds	P21	20	9999999999	None		
When Insurance Plan Code equals Group Risk Income Protection with Harvest Revenue Option, "05":  Acre Stage Guarantee Amount * Determined Acreage * Loss Guarantee Amount = Harvest Revenue Option Factor * Liability Adjustment Factor	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number		
	Determined Acreage	P21	17	99999999.99	None		
	Harvest Revenue Option Factor	ADM		9.999999	None	Edit with ADM Price, "A00810".	
	Liability Adjustment Factor	P21	40	9.999999	None		
When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index, "14" and Commodity Code does not equal Apiculture, "1191":  Loss Guarantee Amount = Round(Acre Stage Guarantee Amount * Determined Acreage,0) * Insured Share Percent	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	Policy Protection (unit)	
	Determined Acreage	P21	17	99999999.99	None		
	Insured Share Percent	P11	46	9.999	None		
When Insurance Plan Code equals Rainfall Index, "13", or Vegetation Index, "14" and Commodity Code equals Apiculture, "1191":  Loss Guarantee Amount = Round(Acre Stage Guarantee Amount * Determined Colonies,0) * Insured Share Percent	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	Policy Protection (unit)	
	Determined Colonies	P21	18	99999999.99	None		
	Insured Share Percent	P11	46	9.999	None		

Exhibit Name: Indemnity Calculations  
Exhibit Number: P21-3, Plan 04, 05, 06, 13 & 14  
Record Name: Acreage Claim  
Record Code: P21

Reinsurance Year: 2012  
Version: DRAFT  
Release Date: 8/4/2011

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<u>Calculations</u>	<u>Field Name</u>	<u>Record Number</u>	<u>Field Number</u>	<u>Field Format</u>	<u>Field Rounding</u>	<u>Rules</u>	
Section 3: Indemnity Calculation							
When Insurance Plan Code equals Group Risk Plan, "04", Group Risk Income Protection with Harvest Revenue Option, "05", or Group Risk Income Protection, "06":  <div>Preliminary Indemnity Amount = Loss Guarantee Amount * Insured Share Percent * Payment Factor * Misreported Information Factor</div>	Preliminary Indemnity Amount	P21	52	S9999999999	Round to whole number		
	Insured Share Percent	P11	48	9.999	None		
	Payment Factor	ADM		9.999	None	Edit with ADM Area Risk Rate, "A01005".	
	Misreported Information Factor	P21	45	9.999999	None		
When Insurance Plan Code equals Rainfall Index, "13" or Vegetation Index, "14":  <div>Preliminary Indemnity Amount = Loss Guarantee Amount * Payment Factor</div>	Preliminary Indemnity Amount	P21	52	S9999999999	Round to whole number		
	Payment Factor	ADM		9.999999	None	Edit with ADM Area Risk Rate, "A01005".	
All Plans:  <div>Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor</div>	Indemnity Amount	P21	53	S9999999999	Round to whole number		
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063". Not applicable for Apiculture.	